OPEN BANKING
OUR PERFORMANCE

Retail

April – June 2022

LLOYDS BANK

Open Banking – a quarterly report

What can this report tell me?

This report is a good way for you to see how we're performing in Open Banking.
We'll usually publish it four times a year and it will help you to see:

- how long all of our online services are up or down (otherwise known as 'uptime' or 'downtime').
- how long all of our online services take to respond to each and every request.
- how frequently we have errors that mean that other websites or apps can't talk to our systems.

Why do we publish this?

We do this, because both the European Banking Authority and the Financial Conduct Authority want to make sure that you're getting the best possible service – as do we. This means that each and every financial provider in Open Banking needs to publish the same types of data.

How can I find out more about Open Banking?

To find out more about what we offer and how we're doing it, take a look at our Open Banking pages.
www.lloydsbank.com/online-banking/open-banking

If you're more interested in the technical side, take a look at the Open Banking Standard pages.
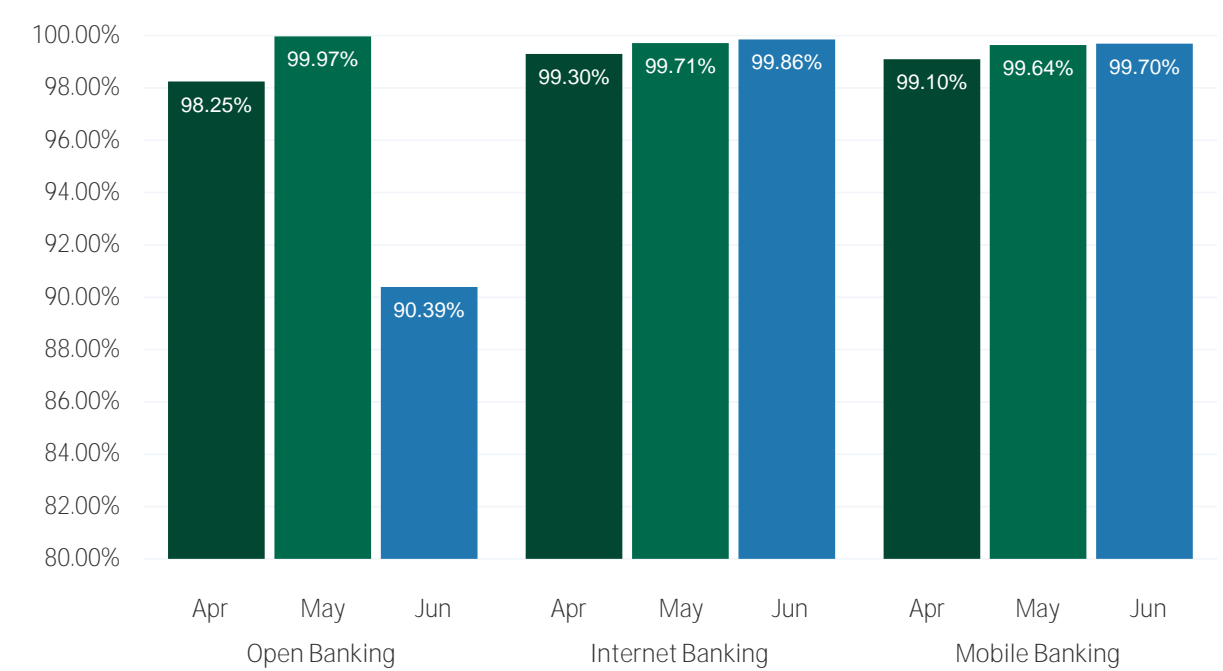standards.openbanking.org.uk

Service availability

April - June 2022

We aim to be available all the time. But, from time to time, there might be some planned or unplanned downtime. The bar chart and figures below, show just how available we've been this quarter.

How long our service has been available for (%)
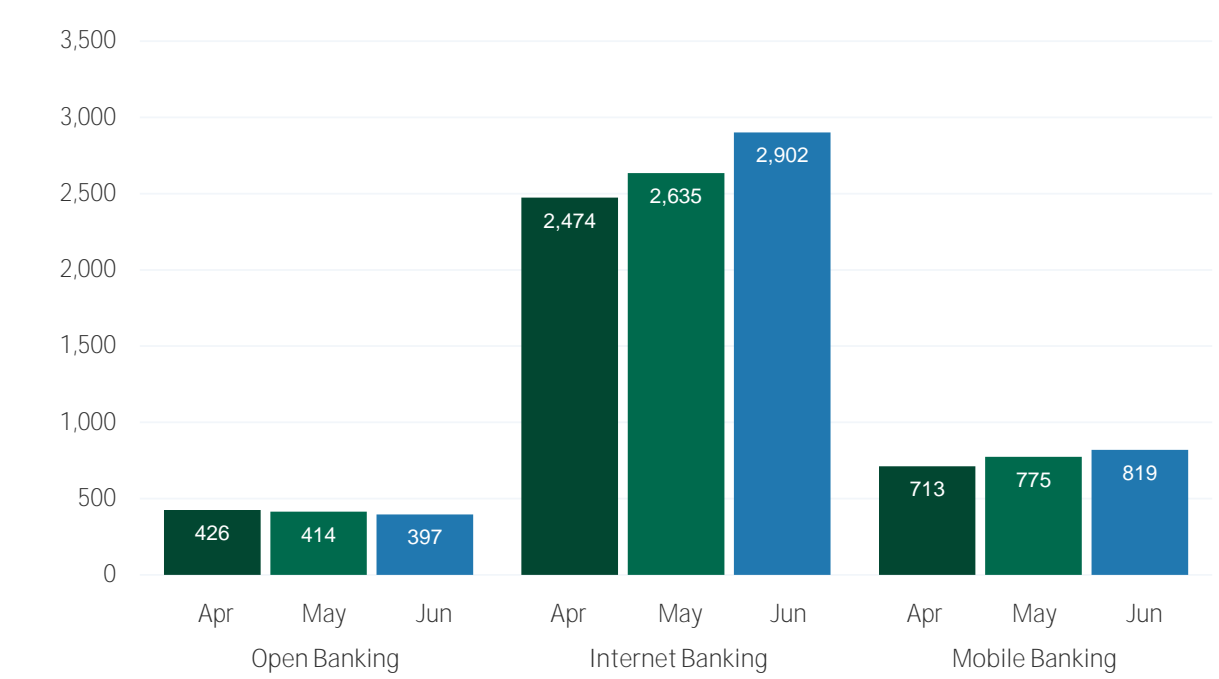

What the source data looks like

		Open Banking	Internet Banking	Mobile Banking
April	Availability	98.25%	99.30%	99.10%
	Planned downtime	1h 8m	4h 59m	6h 17m
	Unplanned downtime	11h 30m	3m	12m
May	Availability	99.97%	99.71%	99.64%
	Planned downtime	0m	1h 25m	1h 47m
	Unplanned downtime	12m	45m	54m
June	Availability	90.39%	99.86%	99.70%
	Planned downtime	4h 34m	53m	1h 49m
	Unplanned downtime	64h 37m	8m	22m

Account information services

April - June 2022

We like to measure how long it takes us to respond to each account information request. So, whatever information you're sharing, we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to account information requests (in milliseconds)
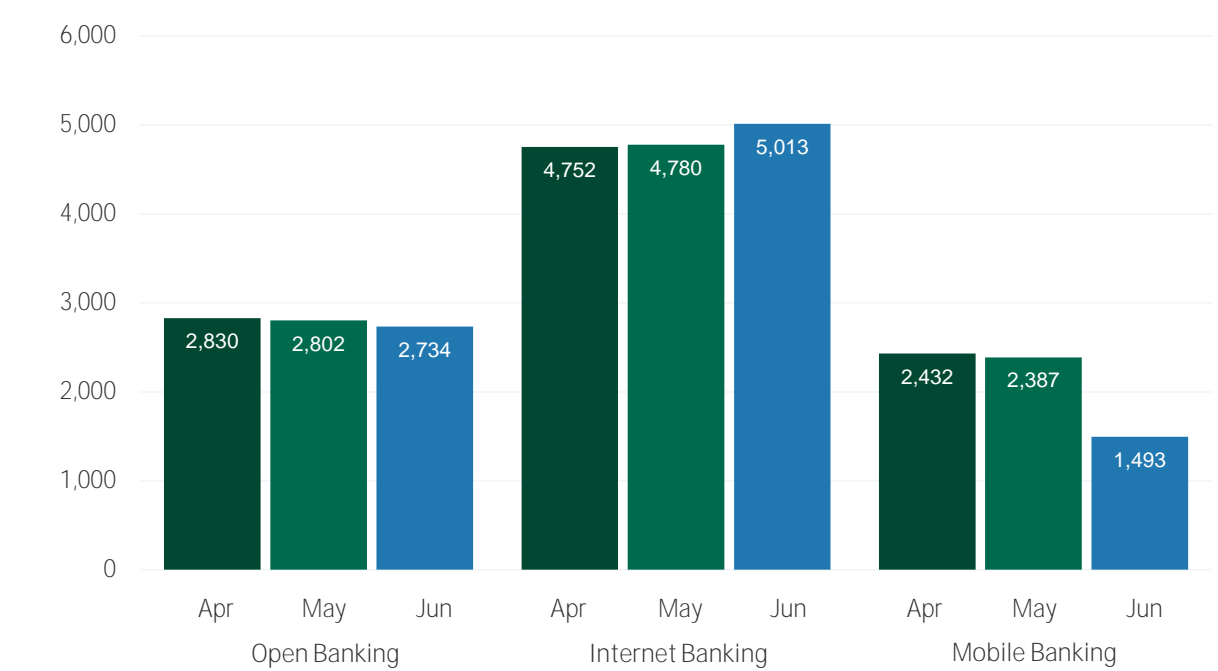

What the source data looks like

	Open Banking	Internet Banking	Mobile Banking
April	426ms	2,474ms	713ms
May	414ms	2,635ms	775ms
June	397ms	2,902ms	819ms

Payment services

April - June 2022

We like to measure how long it takes us to respond to each payment request. So, whatever payment's being set up, we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to payment requests (in milliseconds)
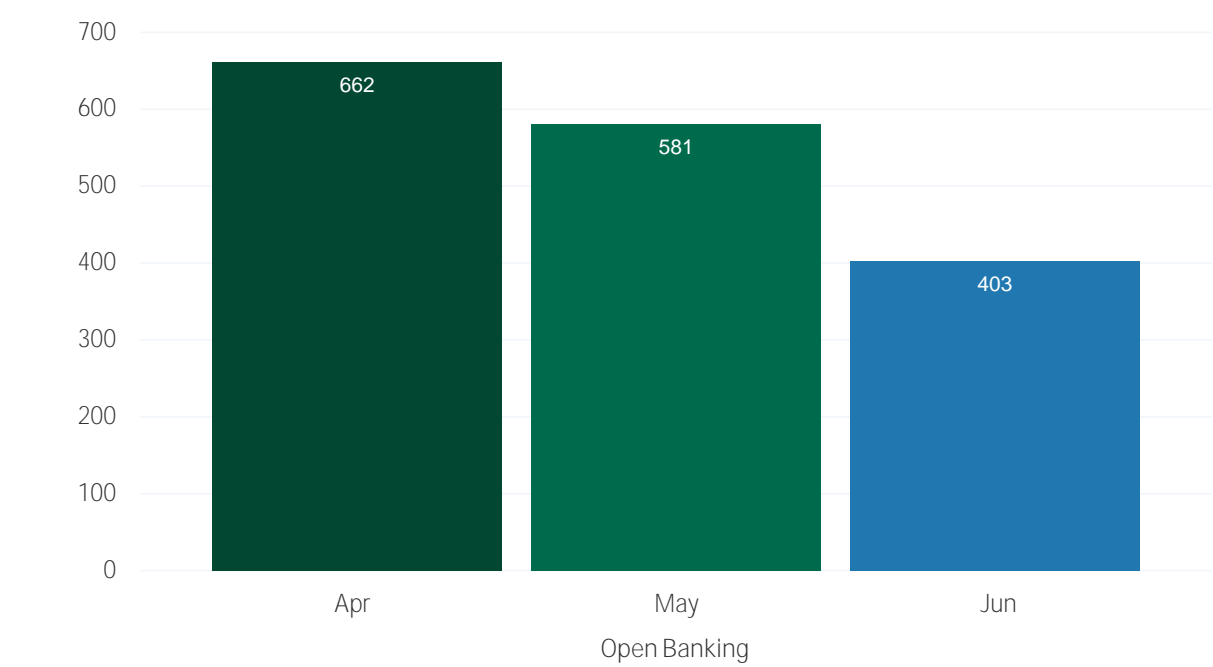

What the source data looks like

	Open Banking	Internet Banking	Mobile Banking
April	2,830ms	4,752ms	2,432ms
May	2,802ms	4,780ms	2,387ms
June	2,734ms	5,013ms	1,493ms

Funds checking services

April - June 2022

We like to measure how long it takes us to respond to each funds checking request. So we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to funds checking requests (in milliseconds)
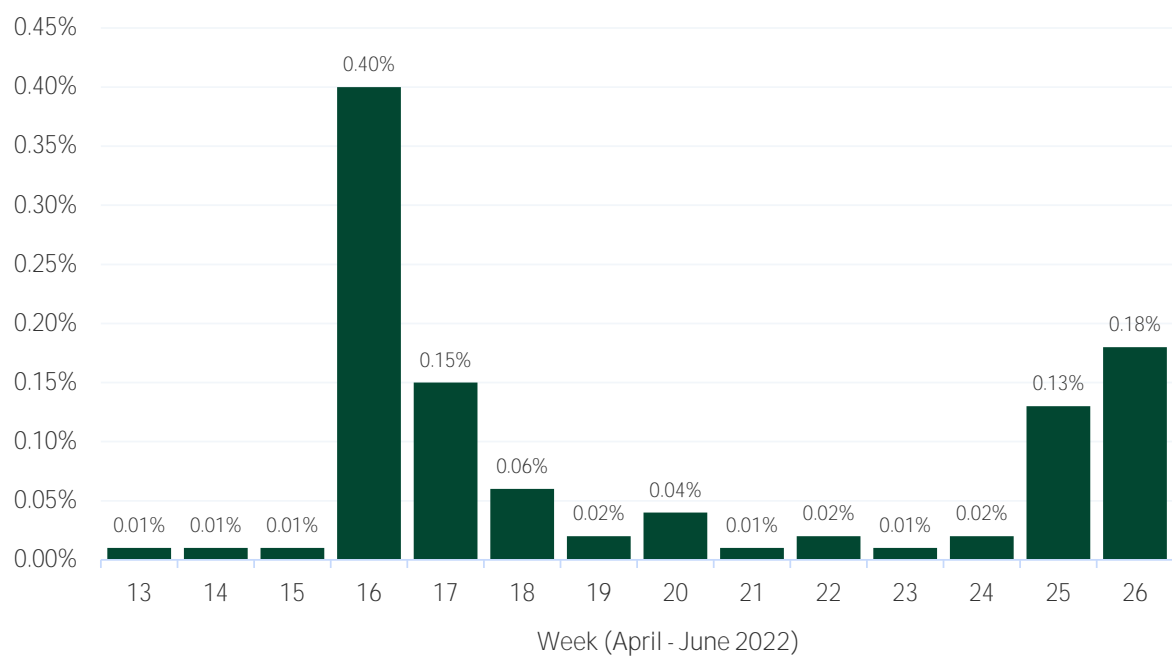

What the source data looks like

	Open Banking
April	662ms
May	581ms
June	403ms

Error rates

April - June 2022

Sometimes, when a website or app tries to talk to our systems, there may be a problem. If we can't provide them with an access point (also known as an 'API'), then the request will fail and we will report it as an error. The bar chart and figures below, show the error rates this quarter.

What our error rates have been (%)

Week (April - June 2022)

What the source data looks like

Week	13	14	15	16	17	18	19	20	21	22	23	24	25	26
Rate (%)	0.01	0.01	0.01	0.40	0.15	0.06	0.02	0.04	0.01	0.02	0.01	0.02	0.13	0.18

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